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Attorney Docket No. 4020 P 005

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re U.S. Patent Application Of:  
John J. Loy

Application No. 10/085,977

Confirmation No. 9041

Filed: February 28, 2002

For: Trade Receivable Processing Method and Apparatus

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)  
) Group Art Unit: 2161  
)  
) Examiner:  
)

Commissioner For Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**TRANSMITTAL OF SUPPLEMENTAL  
INFORMATION DISCLOSURE STATEMENT  
BEFORE MAILING OF FIRST OFFICE ACTION (37 C.F.R. § 1.97(b))**

Applicant submits herewith Form PTO-1449 and a copy of the reference listed thereon.

Since this Information Disclosure Statement is being filed within three months of the filing date of the Application or before the mailing date of a First Office Action on the merits, whichever event occurs last (37 C.F.R. § 1.97(b)), no certification or fee is due. The Commissioner is hereby authorized to charge any deficiency in fees to Deposit Account No. 23-0280. A duplicate copy of this paper is enclosed for that purpose.

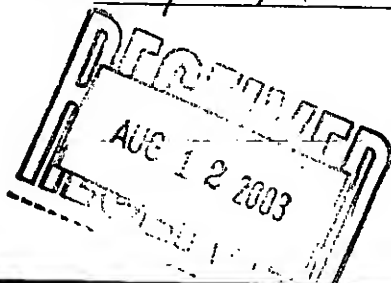
Respectfully submitted,

Dated:

8/1/03

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**CERTIFICATE OF MAILING (37 C.F.R. § 1.8a)**

I hereby certify that this correspondence is, on the date shown below, being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to: Commissioner For Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450 on

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Kathleen Rundquist/180252.1

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
PTO-1449



W&W File No.: 4020  
Application No.: 10/085,977  
Applicant: John J. Loy  
Filing Date: February 28, 2002  
Art Unit: 2161

**U.S. PATENT DOCUMENTS**

Examiner Initial	U.S. Patent Document No.	Name of Patentee or Applicant	Date of Publication
	6,167,385	Hartley-Urquhart	12/26/2000

**FOREIGN PATENT DOCUMENTS**

Examiner Initial	Foreign Patent Document			Name of Patentee or Applicant	Date of Publication	T
	Office	Number	Kind			

**OTHER PRIOR ART OR NON-PATENT LITERATURE DOCUMENTS**

Examiner Initial	(including Author (in capital letters), Title of the article, Title of the item, Date, Pages, Volume-Issue number, Publisher, City and/or Country where published.)	T

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Examiner: \_\_\_\_\_

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Considered: \_\_\_\_\_

Examiner: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.